

WIRELESS CREDIT CARD CHARGING SYSTEM

BACKGROUND OF THE INVENTION

1. Field Of The Invention

This invention relates to credit card charging and in particular to a system on board a truck or car that allows a credit card to be charged wirelessly.

2. Description Of Related Art

Credit cards and debit cards have been in widespread use in business establishments. Information concerning a credit card owner's account is stored on a magnetic strip attached to a credit card. By passing the credit card through a credit card reader, the information is transferred over telephone lines to credit card company for authorization. Telephone lines may not be available everywhere for credit card acceptance. For example, a repairman going from house to house for repair work using his truck may have to accept cash or check instead of credit card. It is desired that a system be provided for the wireless charging of the credit card.

SUMMARY OF THE INVENTION

The invention consists of a credit card reader and a wireless modem on board a truck or car that allows the credit card to be charged wirelessly. The card reader is used for reading information stored on a card usually in magnetic strips or chips and also to enter the amount to be charged. The modem provides wireless communications using an antenna.

BRIEF DESCRIPTION OF THE DRAWINGS

Fig 1. is a block diagram of the present invention.

Fig 2. is a block diagram in accordance with the present invention for handling a credit card transaction.

Fig 3. is a flowchart of the present invention for handling a credit card transaction.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

In Fig. 1 A car or truck 10 is provided with a modem 18 (shown in Fig. 2) that is connected to an antenna 20.

Modem 18 interfaces and exchanges signals with with a wireless network carrier 12. The wireless network carrier 12 allows the truck or car 10 to communicate with the credit card company 14 to facilitate credit card transaction.

As shown in Fig. 2 the truck or car 10 is provided with a credit card reader 16 that is electrically connected to the truck or car battery. The credit card reader 16 is then electrically connected to a modem 18. Modem 18 having a Cellular Digital Packet data (CDPD) be used to transfer the total amount to be charged for credit card company authorization. Modem 18 is connected to an antenna 20. A printer 22 is also electrically connected to the card reader 16.

In Fig. 3 the card member authorizes his card to be charged by swiping the card through the card reader, step 24. After swiping the card through the card reader, the amount to be charged is entered on the credit card reader, step 26. Verification process 28 sends necessary information to the credit card company. For verification process a modem 18 with Cellular Digital Packet Data (CDPD) be used to transfer the amount to be charged for credit card company authorization. If verification is failed, the card member is advised to pay by cash, step 30. After verification has been successful, the credit card is charged and a receipt is printed, step 32, showing the authorization number. The card member may then sign the receipt and the transaction is completed.